



Division of Insurance

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With Heavy Rains, Division of Insurance Ready to Answer Consumers' Questions

Denver - As heavy rains continue to pound much of the Front Range, the Colorado Division of Insurance reminds consumers that insurance specialists are available to answer their questions. Claims need to be filed with the insurance company, but the Division can assist consumers with questions about insurance and the claims process. Impacted residents can call the Division at 303-894-7490 or 1-800-930-3745 (outside of the Denver metro area).

"Oftentimes, consumers don't realize flood insurance must be purchased as a separate policy, as homeowners' policies do not typically cover flood damage" said Commissioner of Insurance Marguerite Salazar. "However, heavy and continuous rain can cause more than just flooding, such as damage to roofs, gutters, trees, power lines and vehicles. The Division can answer people's questions and guide them through the insurance process and I want to make sure that we help Colorado citizens as much as we can."

The Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program (NFIP), a federally subsidized program available to any property owner – homeowners, renters, condominium owners and associations - whether or not the property is in floodplain. Typically, there is a 30-day waiting period, after applying and paying the first premium, for the insurance to become effective. For more information, visit the [Colorado Division of Insurance flood insurance webpage](#) or the FEMA / NFIP website www.floodsmart.gov. Because this is a federally administered program, the Division *does not regulate* the flood insurance market.

As with other disasters, consumers need to be on the alert for predatory practices or promises that seem too good to be true. People should be especially cautious of anyone pressuring them to sign a contract. Consumers can research individuals and companies using the Better Business Bureau, local blogs and Google. It is also good to check local references when possible. Public adjusters are licensed by the Division of Insurance and consumers can verify those licenses with the Division by calling 303-894-7499 / 1-800-930-3745. While the Division does not regulate contractors, many cities and counties require them to be licensed so consumers can check with their local authorities.

The Division reminds all Coloradoans to take a moment to review their home and auto insurance policies, identify what type of damage is and is not covered, and make sure coverage is adequate to cover all losses. Homeowners may also want to update their [home inventory checklist](#), or put one together for the first time.

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The [Colorado Division of Insurance](#) regulates the insurance industry and assists consumers and other stakeholders with insurance issues.

[DORA](#) is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado.

Consumer protection is our mission.